

File Number: FRS000105

Prepared by:

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Indexing Instructions: Lot 681, Section "D", Twin Lakes
Subdivision, DeSoto County, Mississippi

SPECIAL WARRANTY DEED

STATE OF MISSISSIPPI
COUNTY OF DESOTO

FOR AND IN CONSIDERATION of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, **THE BANK OF NEW YORK AS CO-TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF JULY 31, 1998, SERIES 1998-B** (hereinafter called "Grantors") do hereby grant, bargain, sell, convey and warrant unto **JOSEPH W. CLAY, JR.** (hereinafter called the "Grantee"), the following described property lying and being situated in DESOTO County, Mississippi, and more particularly described as follows, to-wit:

Lot 681, Section D, Twin Lakes Subdivision, situated in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi; according to a map or plat thereof on file and of record in the office of the Chancery Clerk's Office of said County, in Plat Book 10, Pages 32 and 33.

More commonly known as: 5590 Winterwood Drive, Walls, MS 38680

Tax Parcel Identification Number: 2083060400068100

Excepted from this deed and warranty hereof are all zoning and building ordinances, easements, covenants and rights of way of record, prior reservations and conveyances of minerals.

GRANTOR covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

Grantor conveys the property described herein subject to the following:

- (1) All easements, rights-of-way and prescriptive rights whether of record or not, pertaining, to any portion(s) of the herein described property (hereinafter, the "Property");
- (2) All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located.

Advantage Closing
Same address @ 408

- (3) All restrictive covenants, terms, conditions, contracts, provisions, zoning reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;
- (4) All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;
- (5) Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all proper years due to changes(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and
- (6) Any conditions that would be revealed by a physical inspection and survey of the Property.

IN WITNESS WHEREOF, the undersigned Grantors have executed this Special Warranty Deed on the 21 day of September, 2007.

The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B, represented herein by Barclays Capital Real Estate, Inc., a Delaware Corporation, d/b/a HomeEq Servicing, its authorized and appointed Agent and Attorney in Fact

By:
Its:

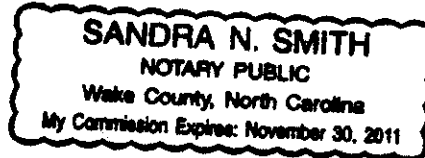
Jeff Szymendera
Jeff Szymendera
Vice President

STATE OF NC
COUNTY OF Wake

Personally appeared before me, the undersigned authority in and for the said county and state, on this 21 day of September, 2007, within my jurisdiction, the within named Jeff Szymendera, who acknowledged to me that (he) (she) is the Vice President of Barclays Capital Real Estate, Inc., a Delaware Corporation, d/b/a HomeEq Servicing, Attorney in Fact for The Bank of New York as Co-Trustee under the Pooling and Servicing Agreement dated as of July 31, 1998, Series 1998-B, and that (he)(she) executed, signed and delivered the above and foregoing instrument, after first having been duly authorized by said National Banking Association to do so.

Sandra N. Smith
NOTARY PUBLIC

My Commission Expires:
11-30-2011



GRANTOR:
The Bank of New York as Co-Trustee
c/o HomEq Servicing
701 Corporate Center Drive
Raleigh, NC 27607
(919)528-1146

GRANTEE:
Joseph W. Clay, Jr.
8925 Highway 301
Walls, MS 38630
(601) 781-1476